



STATE OF TENNESSEE
DEPARTMENT OF COMMERCE AND INSURANCE
BOARD FOR LICENSING CONTRACTORS – HOME IMPROVEMENT

500 JAMES ROBERTSON PARKWAY, SUITE 110
NASHVILLE, TENNESSEE 37243-1150
(615) 532-3994 or (800) 544-7693 or FAX - (615) 532-2868
www.state.tn.us/commerce/boards/contractors

INSTRUCTIONS

Thank you for your interest in becoming licensed as a home improvement contractor. Please read these instructions carefully before completing the attached “*Home Improvement License Application*”. Please be sure to read the license law regarding advertising and preparing contracts! These may be reviewed online from our website.

NO EXAMINATION REQUIRED

Your application CANNOT be considered until all questions have been fully answered and all requested information has been provided.

- **Application fee of \$150.00 check or money order (do not mail cash)**
- **Attach an original proof of financial responsibility (COPIES ARE NOT ACCEPTABLE) in the amount of \$10,000 in ONE of the following forms. The license is issued in the name of the entity on the bond, and if a corporation or LLC, should be as registered.**
(Note: Additional permit bond may be required by local codes offices and in Nashville!)
 - ☆ **Surety Bond with written Power of Attorney attached**, or
(Attached is a blank form to take to your insurance company; contractor must sign as “Principal” and make sure bond number is entered)
 - ☆ **Cash Bond**; or
(No sample form available; refer to Rule 0765-2.01 and check with your bank)
 - ☆ **Property Bond**; or
(No sample form available; refer to Rule 0765-2.01 and contact your attorney)
 - ☆ **Irrevocable Letter of Credit**
(See attached sample form)

INSURANCE

If you have one or more employees, must submit proof of Workers Compensation Insurance. *Recent law changes require proof of General Liability Insurance.

FELONY CONVICTION

If you have been convicted of a felony or misdemeanor in any jurisdiction in Tennessee or another state, you must attach a statement regarding details of the conviction, and provide the relevant documentation including the charging document, the disposition and proof of any sentence or court ordered probation. The Home Improvement Advisory Committee must review these applications at regular scheduled meetings.

LICENSE ISSUANCE

If all information is submitted correctly, a license will issued and you should receive in the mail within three weeks or less. Please display your license in a noticeable place at your business location and list your license I.D. number in advertisements. Renew license annually; license cannot be renewed if expired in excess of 90 days. **License is considered invalid upon bond cancellation**. This license is for projects from \$3,000 to less than \$25,000. Lead abatement remodelers are required to be certified through the Department of Environment and Conservation. Please review the law for writing contracts and obtaining payment.



STATE OF TENNESSEE
DEPARTMENT OF COMMERCE & INSURANCE
BOARD FOR LICENSING CONTRACTORS
500 JAMES ROBERTSON PKWY., SUITE 110
NASHVILLE, TN 37243-1150
TELEPHONE: (615) 532-3994 or
800-544-7693 / FAX: (615) 532-2868
www.state.tn.us/commerce/boards/contractors

HOME IMPROVEMENT LICENSE APPLICATION

\$150.00 – FEE

☐ New

☐ Reinstatement - _____ (Prior license #)

NAME TO APPEAR ON LICENSE:

(Name should be the same as listed on bond)

ADDRESS: _____
(If listing a P.O. Box, include physical address)

CITY _____ STATE _____ ZIP _____

TELEPHONE : (____) _____ - _____ CELL: (____) _____ - _____ FAX: (____) _____ - _____

OWNER/INDIVIDUAL IN CHARGE: _____

Social Security No: _____ - _____ - _____ Email: _____

☐ Sole Proprietor ☐ *Partnership ☐ *Corporation ☐ *LLC ☐ Other

*If this is a Partnership, LLC or Corporation, please list their names :

Name _____ Address _____

Name _____ Address _____

Name _____ Address _____

If this is a LLC or Corporation, please attach proof of active registration with the Secretary of State's office.

☐ Yes – Attached ☐ No – Not Applicable

The following information is being requested in accordance with Public Chapter 460. Please answer on behalf of all owners:

LICENSE HISTORY

1. ☐ Yes ☐ No Have you ever held a contractor, home improvement or other Tennessee trade license?
If yes, license ID# _____ /Type: _____
2. ☐ Yes ☐ No Have you ever, or an officer or partner, associated with this business had a license denied, suspended or revoked, in Tennessee or any other state, or been associated with any business which has had such a license denied, suspended or revoked?
3. ☐ Yes ☐ No Do you provide mortgage loans or act as a lender?

Continued

CRIMINAL HISTORY

4. ____ Yes ____ No Have you or anyone associated with this business, ever been convicted of a felony? (If yes, please submit documents showing probation release).

COMPLAINTS/JUDGMENTS

5. ____ Yes ____ No Do you presently, or have you had judgments(s) rendered against you in actions arising of the field of home improvement or other construction work? (If yes, submit explanation)
6. ____ Yes ____ No Do you currently have complaints with the Home Improvement Commission?

INSURANCE INFORMATION

7. Do you have General Liability Insurance? ____ No; ____ Yes – Please attach proof.
8. Do you have one (1) or more employees? ____ No; ____ Yes – Must provide proof of Workmen's Compensation coverage.

ADDRESS HISTORY

9. How long have you been at your present address? ____ - Years ____ - Less than one (1) year
10. List prior address: _____

As individual in charge, I certify that all questions on this application have been answered true and correctly, to the best of my knowledge. Failure to disclose all information as requested may result in license denial. If for any reason the \$10,000 surety bond or insurance is canceled, license is considered invalid. Further, I affirm I am over 18 years of age and have read the law and rules and regulations, which may be obtained by the Board office or website.

✍ _____
Signature Print Name Date

INSTRUCTIONS/CHECK-LIST

1. ____ Answer all questions, attach explanation (such as, details of conviction, court orders, etc.,) to anything answered **"YES"** on questions 1 -10, attach insurance and sign above.
2. ____ Attach original proof of financial responsibility in the amount of **\$10,000**, such as: Surety Bond with written Power of Attorney; **or** Cash Bond; **or** Property Bond; **or** "Irrevocable Letter of Credit". (*Note: We do not have sample forms for "property bonds" as these would have to be provided by your attorney*). Corporations and LLCs must be registered with the Secretary of State in the same name as on the bond.
3. ____ If submitting a "Surety Bond," contractor must sign as the **"Principal"** and the insurance company must enter a **bond number** (*license issued in name as bonded*).
4. ____ *Please include a list of experience (see page 3)*
5. ____ Enclose check or money order in the amount of \$150.00 for application fee, made payable to "Home Improvement Commission" and mail to:

Contractors Board – Home Improvement
500 James Robertson Pkwy., Suite 110
Nashville, TN 37243-1150

Experience Information

Year: _____ Project Owner _____ Contract Amount \$ _____

Address: _____

Telephone: _____

Type of Work: ☐ Painting; ☐ Roofing; ☐ Driveways; ☐ Swimming Pools; ☐ HVAC;
☐ Fencing; ☐ Porches/Decks/Garages; ☐ Landscaping; ☐ Window Installation;
☐ Room Additions; Other: _____

☐ Performed /Managed Work ☐ Contractor Employee ☐ Subcontractor – Did not perform work

Year: _____ Project Owner _____ Contract Amount \$ _____

Address: _____

Telephone: _____

Type of Work: ☐ Painting; ☐ Roofing; ☐ Driveways; ☐ Swimming Pools; ☐ HVAC;
☐ Fencing; ☐ Porches/Decks/Garages; ☐ Landscaping; ☐ Window Installation;
☐ Room Additions; Other: _____

☐ Performed /Managed Work ☐ Contractor Employee ☐ Subcontractor – Did not perform work

Year: _____ Project Owner _____ Contract Amount \$ _____

Address: _____

Telephone: _____

Type of Work: ☐ Painting; ☐ Roofing; ☐ Driveways; ☐ Swimming Pools; ☐ HVAC;
☐ Fencing; ☐ Porches/Decks/Garages; ☐ Landscaping; ☐ Window Installation;
☐ Room Additions; Other: _____

☐ Performed /Managed Work ☐ Contractor Employee ☐ Subcontractor – Did not perform work

Personnel (May attach list or their resumes)

Name of Employee: _____ Title: _____ Years Experience: _____

Name of Employee: _____ Title: _____ Years Experience: _____

Name of Employee: _____ Title: _____ Years Experience: _____

Certifications/Licenses (may attach list)



STATE OF TENNESSEE
DEPARTMENT OF COMMERCE AND INSURANCE
BOARD FOR LICENSING CONTRACTORS
500 James Robertson Pkwy., Suite 110
Nashville, TN 37243-1150
(615) 532-3994 or 800-544-7693
www.state.tn.us/commerce/boards/contractors

TENNESSEE HOME IMPROVEMENT CONTRACTOR'S SURETY BOND

Bond # _____

BE IT KNOWN, that we _____
(Name as to be on License)

of _____,
(Mailing and Physical Address)

as principal, and _____
(Name of Surety Company)

as surety, are held and firmly bound unto the State of Tennessee, for the benefit of all owners, as defined by *Tennessee Code Annotated*, Title 62, Chapter 6, undertaken by the principal in the full and just sum of ten thousand dollars (\$10,000.00) for the payment of which, well and truly to be made, we bind ourselves, our heirs, executors, administrators, successors and assigns, jointly and severally, firmly by these presents.

WHEREAS, the above bounden principal has applied to the Tennessee Board for Licensing Contractors for a license as a Home Improvement Contractor; and

WHEREAS, under the provisions of Public Chapter 460, Title 62, chapter 6, Section 506 of Tennessee Code Annotated, and as amended, the principal is required to file this bond in order to obtain said license.

NOW, THEREFORE, THE CONDITIONS OF THIS OBLIGATION ARE SUCH that, if the above bounden principal shall comply in all respects with Title 62, Chapter 6, of Tennessee Code Annotated, and the regulations promulgated thereto, then this obligation shall be void otherwise to remain in full force and effect.

PROVIDED, HOWEVER, this bond may not be construed to require the surety to be responsible for the completion of any home improvement contract entered into by the principal on this bond.

PROVIDED, FURTHER, this bond may not be construed to require the surety to be responsible for damages arising from any breach of a home improvement contract, if such contract was entered into after the inactivation, expiration or revocation of the contractor's license.

This bond shall become effective on the _____ day of _____, 20____, and shall be continuous; however, each annual renewal period or portion thereof shall constitute a new bond term. Regardless of the number of years this bond may remain in force, the liability of the surety SHALL not be cumulative, and the aggregate liability of the surety for any and all claims, suit or action under this bond shall not exceed the sum of \$10,000.00. The surety may cancel this bond by giving thirty (30) days notice to the Tennessee Board for Licensing Contractors and principal by certified mail of such cancellation, it being understood that surety shall not be relieved of liability that may have accrued under this bond prior to the date of cancellation.

Witness our hands and official seals this _____ day of _____, 20____.

NAME OF COMPANY (As to be Licensed)

NAME OF SURETY

SIGNATURE OF PRINCIPAL (Contractor)

ADDRESS OF SURETY

DATE:

NAME OF SURETY AGENT

(SEAL)

SIGNATURE OF SURETY AGENT

ADDRESS OF SURETY AGENT

THIS BOND IS ISSUED IN ACCORDANCE WITH THE PROVISIONS OF PUBLIC CHAPTER 460; OF *TENNESSEE CODE ANNOTATED*. SHOULD THERE BE ANY CONFLICT WITH THE TERMS THEREOF, AND THE STATUTE, THE STATUTE OR REGULATION SHALL PREVAIL. (POWER OF ATTORNEY FROM AN APPROVED INSURANCE COMPANY MUST BE ATTACHED.)

SAMPLE - IRREVOCABLE LETTER OF CREDIT
(This form MAY be supplied in lieu of the \$10,000 Surety Bond)

State of Tennessee
Board for Licensing Contractors
Home Improvement Section
500 James Robertson Pkwy., Suite 110
Nashville, TN 37243-1150

RE: Irrevocable Letter of Credit No. _____
Effective Date: _____
Expiration Date: _____

Board:

You have requested of (Name of Lending Institution) that we establish an irrevocable letter of credit which will remain available to (Applicant) for use in conducting home improvement residential remodeling business for which a license is being sought from the Tennessee Board for Licensing Contractors (Board).

We hereby establish an irrevocable letter of credit for these purposes in the amount of (Dollar Amount) which will be maintained for a period of one year from the date of license issuance, subject to no adverse change in your financial condition.

As a condition of this arrangement, it is our understanding you will inform us and the Board of any significant changes in your financial condition during the term of this commitment.

(Name of Lending Institution) may cancel this letter of credit by giving thirty (30) days written notice to the Board and licensee by certified mail, of such cancellation, it being understood that the lender shall not be relieved of liability that may have accrued under this letter of credit prior to the date of cancellation and that claims which arise during the effective period may be filed up to one year after this letter of credit expires.

Except so far as otherwise stated, this documentary credit is subject to the "Uniform Customs and Practice for Documentary Credits" fixed by the International Chamber of Commerce applicable at the date of this letter.

Yours truly,

(Bank Officer)

(Date)

(Lending Institution)

CONTRACTS

NOTICE: Effective July 1, 2007, changes in the contractor's law for home improvement requires the following:

- (1) Contracts must be in legible writing and contain the complete agreement between the owner and the home improvement contractor;
- (2) State the full names and addresses of all parties, the license number of the home improvement contractor, the date when executed by the parties and contain a description of the work to be done and the goods to be used;
- (3) Be completed in full without any blank spaces to be filled in after the contract is signed by the owner and clearly describe any other documents which are to be incorporated, and shall contain the following notice directly above the space provided for the signature of the owner: "NOTICE TO OWNER: Do not sign this contract if blank. You are entitled to a copy of the contract at the time you sign";
- (4) Contain the approximate dates when the work will begin and be substantially completed;
- (5) Contain the agreed upon consideration for the work;
- (6) Contain a notice that all home improvement contractors must be licensed by the board and that any inquiries about a contractor should be transmitted to the board's office;
- (7) Contain all other matters upon which the parties lawfully agree;
- (8) Not contain any power of attorney to confess judgment. No sales person, agent or employee of the home improvement contractor shall be authorized to make any changes in the agreement on behalf of the owner;
- (9) Before accepting more than 1/3 down payment prior to contracting, must include disclosure in written contract and schedule of payments; and
- (10) Must operate and advertise in the name as licensed; must reference license number.

The above is an abbreviated list of the home improvement law. Please review in it's entirety by requesting a copy from the Board office or download from the website at www.state.tn.us/commerce/boards/contractors

Acts Prohibited – Conflict of Interest

T.C.A. 62-6-133, prohibits home improvement contractors from having a controlling ownership in the lender providing a mortgage loan or from acting as a co-signer for home improvement work.

Violation of this law is considered an unfair or deceptive act under the Consumer Protection Act, pursuant title 47, chapter 18, part 1 and may result in civil penalties up to \$25,000.

Local Municipality Licensing and Permits

Always check with the local codes or permit office for their requirements and inspections. The home improvement license does not cover electrical, plumbing and HVAC local licenses, or any residential work of \$25,000 or more (state contractor's license required). (Note: An additional permit bond may be required by local codes offices, such as in Nashville's Davidson County!)

Note: You may check the status of a home improvement license from our website or at: <http://licsrch.state.tn.us/>